



OPEN ENROLLMENT FOR 2016

September 28, 2015 – October 16, 2015 at 5:00 pm ET

For Montgomery County Government Employees



Enclosed is important information about Open Enrollment – the time of year you can enroll in, change or cancel health and life insurance for yourself and your dependents. It's also the time of year you can enroll or re-enroll in a Flexible Spending Account (FSA). Any changes made during Open Enrollment will take effect January 1, 2016.

Learn more about the changes for 2016 by reading the enclosed information, visiting the Open Enrollment Home Page (link below) and attending a special event. Please note:

- You are welcome to attend any of the special events listed at right – even if you do not work at that location.
- Space is limited; seating is on a first come, first served basis.
- Can't attend? View the presentations online at the link below.

Deadline!

All changes, supporting documentation and paperwork must be received by the OHR Health Insurance Team no later than:

October 16, 2015 at 5:00 pm ET

Details available September 28, 2015 on the Open Enrollment Home Page:

www.montgomerycountymd.gov/OE

PRESENTATIONS

9/28 9:30 – 11:00 am

Public Safety HQ
100 Edison Park Dr
Gaithersburg, MD 20878

10/1 1:30 – 3:00 pm

10/8 12:30 – 2:00 pm

10/12 9:30 – 11:00 am

UpCounty Regional Services Ctr
12900 Middlebrook Rd
Germantown, MD 20874

10/9 1:30 – 3:00 pm

Rockville Library (2nd floor)
21 Maryland Ave
Rockville, MD 20850

Q&A SESSIONS

9/29 11:00 am – 2:00 pm

Public Safety HQ
100 Edison Park Dr
Gaithersburg, MD 20878

9/30 11:00 am – 2:00 pm

Silver Spring RideOn
8710 Brookeville Rd (Bldg H)
Silver Spring, MD 20910

10/6 & 10/15 11:00 am – 2:00 pm

Gaithersburg RideOn - Bldg 1, Gate 2
16624 Crabbs Branch Way
Gaithersburg, MD 20855

10/14 noon – 3:00 pm

Nicholson Court RideOn
4925 Nicholson Ct
Kensington, MD 20895

FAIRS & RX SEMINARS

All held in Rockville, MD:

Fairs: 10/7 & 10/13

11:00 am – 2:00 pm

Executive Office Bldg Cafeteria

Rx Seminars: 10/7 & 10/13

2:30 – 3:30 pm

Council Office Bldg Auditorium

Important changes for 2016

Health Care FSA annual limit increased

The annual contribution limit for the Health Care FSA has increased \$50 to \$2,550 for 2016. Not an FSA participant? Learn more about these tax-saving plans at an upcoming Open Enrollment event (see event schedule on front cover).

Significant rate increases for some plans

When the County's health insurance plans experience a difference between premiums received and claims paid, rates increase—sometimes significantly—the following plan year. Due to increased claims costs, plan rates for 2016 will increase as shown below, particularly for the Caremark prescription plans. To compare 2015 and 2016 rates, use the rates calculator that will be available online beginning September 28, 2015 at www.montgomerycountymd.gov/OE.

Health Rates for 2016							
	Employee biweekly cost (what you pay)			Employer biweekly cost (what the County pays)			2016 % increase
	SELF	SELF+1	FAMILY	SELF	SELF+1	FAMILY	
MEDICAL:							
CareFirst High Option POS (medical only)	\$62.55	\$108.21	\$182.20	\$187.65	\$324.61	\$546.59	0.4%
CareFirst Standard Option POS (medical only)	\$58.17	\$100.63	\$169.45	\$174.52	\$301.89	\$508.33	0.4%
UnitedHealthcare Select HMO (medical only)	\$43.77	\$84.15	\$133.77	\$175.09	\$336.59	\$535.09	7.3%
Kaiser HMO (medical with Rx)	\$49.30	\$92.68	\$145.92	\$197.18	\$370.71	\$583.67	2.6%
PRESCRIPTION:							
Caremark High Option \$4/\$8 Rx Plan*	\$105.98	\$196.06	\$303.82	\$60.28	\$111.52	\$172.83	30.5%
Caremark High Option \$5/\$10 Rx Plan**	\$103.83	\$192.10	\$297.68	\$60.28	\$111.52	\$172.83	30.5%
Caremark Standard Option \$10/\$20/\$35 Rx Plan	\$20.10	\$37.18	\$57.61	\$60.28	\$111.52	\$172.83	30.8%
DENTAL:							
Dental PPO (Traditional Dental Plan)	\$ 4.00	\$ 8.92	\$12.83	\$12.01	\$26.74	\$38.48	0.0%
Dental HMO (DHMO)	\$ 1.78	\$3.37	\$4.93	\$5.33	\$10.10	\$14.80	0.0%
VISION:							
Vision Plan	\$ 0.43	\$0.68	\$1.03	\$ 1.28	\$2.02	\$ 3.07	0.0%

* Only available to MCGEO and IAFF members who are County employees.

** Only available to FOP members, unrepresented employees and retirees.

The employee/employer cost share is 20%/80% for United Healthcare and Kaiser; 25%/75% for CareFirst High and Standard Option medical plans, dental, vision and Caremark Standard Option prescription plan. For the Caremark High Option prescription plans, the County pays 75% of the Standard Option Plan and participants pay the remainder.

CVS Caremark prescription plan changes

For FOP members and unrepresented employees

In an effort to control rising prescription plan costs, the following CVS Caremark programs will be implemented for FOP members and unrepresented employees beginning January 1, 2016:

- Generic step therapy
- Specialty guideline management
- Advanced controlled specialty formulary

Affected members will receive letters at home in November and December 2015. For details, see your Open Enrollment Guide at www.montgomerycountymd.gov/OE (available September 28, 2015).

Follow these steps...

1. Go to www.montgomerycountymd.gov/OE and select your Open Enrollment Home Page (available September 28, 2015).
2. Review your Open Enrollment Guide and 2016 rates. Also take advantage of the online decision-making tools, such as the variety of calculators and plan materials.
3. If you want to make changes or enroll/re-enroll in an FSA for 2016, click the link to Self-Service Benefits. You may find it helpful to have on hand the step-by-step Self-Service Benefits Online Instructions (available on your Open Enrollment Home Page) to help you make your changes.
4. Print your 2016 online confirmation statement and keep it for your records.
5. Send any additional required paperwork (see chart below) so that it is received by October 16, 2015 at 5:00 pm ET.

No changes?

If you review your Open Enrollment materials and decide not to make any changes for 2016, you do not need to do anything—unless you want to re-enroll in an FSA for 2016. Remember, FSA plan participation does not carry over from year to year; you must re-enroll during Open Enrollment to continue participation for 2016.

Required forms and documentation

If you want to:	You need to make your changes online <u>and</u> submit by the October 16th deadline:
Enroll in CareFirst BCBS POS	BCBS POS Primary Care Physician (PCP) Selection Form (<i>not required for POS Out-of-Area</i>) → Fax this document to BCBS as shown on the form.
Enroll in/increase Optional Life	Minnesota Life's Evidence of Coverage form, which, <i>if applicable</i> , will be mailed to you after Open Enrollment ends; please complete/return immediately upon receipt. → Send this document to Minnesota Life as shown on the form.
Add a dependent	<i>Spouse:</i> Official State Marriage Certificate (certified by appropriate State or County Official) <i>Domestic Partner:</i> County's Domestic Partner Affidavit <i>Biological Child:</i> State Birth Certificate* <i>Adopted Child:</i> Copy of Adoption or Placement for Adoption Papers. <i>Step Child:</i> State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers <i>Disabled Child:</i> Medical plan verification of disability prior to age 26 <i>Legal Custody:</i> Copy of Court Order granting legal custody *Must show member or spouse/domestic partner as parent. → Fax or mail this documentation using the enclosed Confidential Fax/Mail Coversheet.
Delete a dependent	No additional form or documentation is needed during Open Enrollment (except for life events).

For dependent eligibility, forms and information on how to obtain missing dependent documentation: Go to your Open Enrollment Home Page at www.montgomerycountymd.gov/OE beginning September 28, 2015.

About these notices

Attached are several legal notices for the 2016 Plan Year. Please keep these with your important benefits documentation:

- Notice of Creditable Coverage
- Notice of Grandfathered Health Plan Status
- Women's Health Care and Cancer Rights Act (WCHRA)
- Availability of Other Important Legal Documents

NOTICE OF CREDITABLE COVERAGE

Important Notice from Montgomery County About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Montgomery County and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Montgomery County has determined that the prescription drug coverage offered by the County's group insurance plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

What Happens To Your Current Coverage If You Decide to Join a Medicare Drug Plan?

At this time, the County offers Medicare eligible retirees the following prescription plans:

- Caremark High Option Prescription Plan
- Caremark Standard Option Prescription Plan
- Prescription coverage available through the Kaiser's Medicare Plus plan

If you (and/or your dependents) are eligible for Medicare (including due to disability) and elect to participate in the Caremark High Option Prescription Plan or Standard Option Prescription Plan, you (and/or your dependents) will automatically be enrolled in Medicare Part D. Medicare requires that you have a 21 day period to opt out of Medicare Part D participation. However, if you opt out, you (and your dependents, if applicable) will not have any prescription drug coverage through the County's prescription drug plans. If you elect to participate in the Kaiser plan, this is not applicable.

If you or your Medicare eligible dependent decide to join a Medicare drug plan, coverage under the County plan will terminate for that individual. Therefore, please note that if **you** join a Medicare drug plan, and as a result your County coverage is terminated, **coverage for your dependents will also terminate.**

If you decide to join a Medicare drug plan and you decide to drop your current County coverage, be aware that you and your dependents will only be able to elect coverage at open enrollment.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your coverage with the County and don't enroll in Medicare prescription drug coverage within 63 days after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage determined to be Creditable Coverage, your monthly premium may go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may always be at least 19% higher. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For More Information About This Notice Or Your Current Prescription Drug Coverage

The Office of Human Resources, Health Insurance Team
101 Monroe Street, 7th floor
Rockville, Maryland 20850

Contact MC311 Customer Service Representatives, Monday-Friday, 7:00 am– 7:00 pm: 240-777-0311 (311 locally) or 1-877-613-5212 toll free (301-251-4850 TTY); any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8:00 am–5:00 pm.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Montgomery County changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For details about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

September 2015
Montgomery County Office of Human Resources, Health Insurance Team
101 Monroe Street, 7th floor
Rockville, Maryland 20850

NOTICE OF GRANDFATHERED HEALTH PLAN STATUS

Montgomery County Government believes the Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the OHR Health Insurance Team by contacting MC311 Customer Service Representatives, Monday-Friday, 7:00 am – 7:00 pm: 240-777-0311 (311 locally) or 1-877-613-5212 toll free (301-251-4850 TTY); any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8:00 am – 5:00 pm. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

WOMEN'S HEALTH CARE AND CANCER RIGHTS ACT (WHCRA)

The Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call your plan provider for more information.

AVAILABILITY OF OTHER IMPORTANT LEGAL DOCUMENTS

Other important legal documents are available online to you free of charge: the Summary of Benefits and Coverage, Group Insurance Summary Description and HIPAA Privacy Notice. To access these documents, visit www.montgomerycountymd.gov and go to the Office of Human Resources website. A paper copy of these documents can be provided free of charge by contacting the OHR Health Insurance Team via MC311 Customer Service Representatives, Monday-Friday, 7:00 am – 7:00 pm: 240-777-0311 (311 locally) or 1-877-613-5212 toll free (301-251-4850 TTY); or by visiting the Office of Human Resources, 101 Monroe St. (7th Floor), Executive Office Building, Rockville, MD 20850.

The County expects to continue its group insurance plans, but it is the County's position that there is no implied contract to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and County collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between this Open Enrollment flyer, the County Code, the Summary Description and/or the Plan documents, the County Code, then the Plan Document and then the Summary Description will govern.

OFFICE OF HUMAN RESOURCES
HEALTH INSURANCE TEAM
101 MONROE STREET 7TH FLOOR
ROCKVILLE, MARYLAND 20850

MONTGOMERY COUNTY, MD

Confidential Fax / Mail Coversheet – Employees

Important: Please use this coversheet only if you made health insurance changes that require you to submit dependent documentation such as a Certified Marriage License (must be signed by a state, county official) or Certified Birth Certificate, or Court Order proving custody.

To: The OHR Health Insurance Team

Date:

From:

Pages: (including this coversheet)

Fax: 240-777-5131

Phone: ()

Your note to the OHR Health Insurance Team (optional):

This fax/mailling may contain confidential, privileged or protected health information. If you think you have received this fax/mailling in error, please advise the sender and shred this document immediately.





PLEASE READ IMMEDIATELY...

Important news inside!

**➔ Employee Open Enrollment
begins Monday, September 28, 2015**

Deadline: October 16, 2015 at 5:00 pm ET



Office of Human Resources
101 Monroe St., 7th Floor
Rockville, MD 20850